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Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|----------------|---|--|
| Inventor | : | GRAFF, Richard A. |
| Serial No. | : | 10/719,474 |
| Filed | : | November 21, 2003 |
| For | : | NON-DEBT FUNDING SYSTEM FOR HOME FINANCE |
| Group Art Unit | : | 3629 |
| Examiner | : | VIG, Naresh |

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

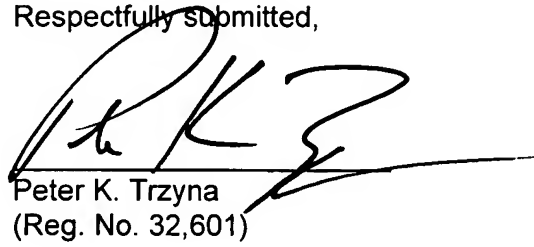
For the above-identified patent application, please enter the following:

1. Information Disclosure Statement;
2. PTO Form 1449; and
3. Cited Art.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby
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overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

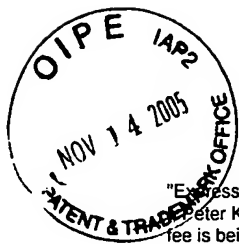


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Date: November 14, 2005

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Date: November 14, 2005

Signed: Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No. 1

Our File No. Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|----------------|---|--|
| Inventor | : | GRAFF, Richard A. |
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Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

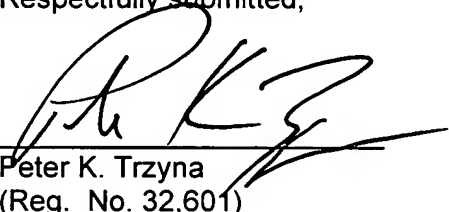
It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

APPLICANT CLAIMS SMALL ENTITY STATUS. This Information Disclosure Statement is being filed after receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee is due. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,

Date: November 14, 2005


Peter K. Trzyna
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Form PTO-1449 (modified)

Atty. Docket No. Graff-P2-03

Serial No.
10/719,474

List of Patents and Publications for Applicant's

Applicant: Richard A. Graff

INFORMATION DISCLOSURE STATEMENT

Filing Date:
November 21, 2003Group:
3629

(Use several sheets if necessary)

U.S. Patent Documents
*See Page 1*Foreign Patent Documents
*See Page 1*Other Art
See Page 1

U.S. Patent Documents

| Exam. Init. | Ref. Des. | Document Number | Date | Name | Class | Sub Class | Filing Date if App. |
|-------------|-----------|-----------------|---------------|---------------|-------|-----------|---------------------|
| | A1 | US 2002/0138419 | Sep. 26, 2002 | Melone et al. | 705 | 38 | Mar. 22, 2002 |
| | A2 | US 2003/0229555 | Dec. 11, 2003 | Marlowe-Noren | 705 | 38 | Nov. 15, 2002 |
| | A3 | 5,802,501 | Sep. 1, 1998 | Graff | 705 | 36 | Jan. 12, 1994 |
| | A4 | 6,167,384 | Dec. 26, 2000 | Graff | 705 | 35 | Sep. 1, 1998 |
| | A5 | 6,760,709 | Jul. 6, 2004 | Graff | 705 | 35 | Dec. 20, 2000 |
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Foreign Patent Documents

| Exam. Init. | Ref. Des. | Document Number | Date | Country | Class | Sub Class | Translation Yes/No |
|-------------|-----------|-----------------|------|---------|-------|-----------|--------------------|
| | B1 | | | | | | |
| | B2 | | | | | | |

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

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|-------------|-----------|--|
| | C1 | Copies of Web Pages of Projector Center labeled as Projector Center, 2000-2002, projectorcenter.com, http://web.archive.org/web/20021026135235/http://www.projectorcenter.com/lease_end.asp , printed 7/19/05 |

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DATE CONSIDERED:

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INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

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